

A woman with curly hair, wearing a tan sweater, is smiling warmly and looking down at a young girl. The girl is wearing a pink shirt and is holding a small, wrapped object in her hands. They are in a bright, indoor setting, possibly a home, with a window in the background. A large red rectangular box is overlaid on the lower left portion of the image, containing white text.

# Ameritas Performance II VUL Variable Universal Life Insurance

Protection and Accumulation

Ameritas Life Insurance Corp.

Ameritas   
fulfilling life

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## Life insurance with long term accumulation

Ameritas Performance II VUL offers variable universal life insurance to protect you with accumulation potential that can be accessible as it grows. Not only does Performance II VUL provide the money to protect your family and help with challenges a death would bring, but it also provides potential to accumulate value to help fund your future plans.

### Death benefit protection

If you die too soon, your policy can provide for your loved ones by helping replace your income and fund major milestones.

### Growth with investment options

With your Performance II VUL, a portion of each of your premium payments can be invested in your choice of investment options. The portfolios are managed by respected names in the mutual fund industry. While investing does include the risk of loss, including principal, this accumulation potential can be used to help make your future dreams a reality.

### Minimum No-Lapse Period\*

Your policy has a 10-year minimum no-lapse period if certain premium requirements are met. This allows investors to maintain death benefit protection in early years when policy values are lower, and the policy is more susceptible to lapse.

**Variable universal life insurance is a long-term investment for clients who are looking for death benefit protection along with the diversity and flexibility of the various subaccounts and can also accept the volatility and risk.**

## Performance II VUL provides

- Protection.
- Account value growth with investment options.
- Minimum No-Lapse Period for 10 years.

\*Guarantees are based on the claims paying ability of the issuing company.



## Protect what matters most

The death benefit of Performance II VUL can provide a key resource for your beneficiaries if you die prematurely. It can help your family avoid making major changes, like selling the family home or business, or changing their lifestyle. These are some of the most common reasons families purchase life insurance:

- Help replace lost wages or income.
- Transfer wealth, leave an inheritance or create estate liquidity.
- Cover burial and other final expenses.
- Help pay off the mortgage/home expenses.
- Support beneficiaries who need a lifetime income.

## Tax advantage

Your policy's death benefit is paid to your beneficiaries, and typically they won't owe income taxes on the money they receive. This valuable tax advantage is only available on life insurance.



**65% of people with life insurance say they're able to enjoy life more knowing their loved ones are financially protected with life insurance.**

Source: 2019 Insure Your Love Consumer Survey, Life Happens



## **Tax-deferred cash value growth with investment options**

Your Performance II VUL policy can potentially build cash value over time to help you be ready for life's challenges and opportunities. A variable universal life insurance policy is designed for long-term, moderate to aggressive investors who have death benefit needs but are also seeking investment opportunities. Performance II VUL allows you to have the freedom and flexibility to choose from a broad array of investment options— all within the convenience of one product.

Ameritas continuously monitors the performance, expenses, investment strategies and management of these investment options to help ensure we continue to provide you with top-quality investment choices.

## **Investment goals and timeline**

Selecting and managing the investment options in your insurance policy is an important job. You and your financial professional can choose from a wide selection of low-, medium-, and high-risk investment options to suit your goals and risk tolerance. You have the freedom and flexibility to choose any number and combination of investment options.

Determining your investment goals helps you position your policy within your overall financial strategy and influences how you diversify your investment options to meet your growth and income goals. Your time horizon can impact the types of investment options you choose for your policy. Your financial professional can assist you in developing a customized asset allocation strategy taking all these factors into consideration.

## Investment management strategies

Using investment management strategies can help make it easier for you or your financial professional to evaluate, select and manage your investment options for your policy. These strategies do not ensure a profit and do not protect against loss. Some examples are:

**Asset Allocation:** This may help diversify your investment options based on your risk tolerance.

**Automatic Dollar Cost Averaging:** Dollar cost averaging includes continuous investing regardless of price levels. This can help reduce the impact of share price volatility by spreading purchases over a longer period of time.

**Portfolio Rebalancing and Earnings Sweep:** This allows you to strategically reset your investment allocations automatically over time.

## Managing your investments

Using our website, [ameritas.com](http://ameritas.com), you can access additional tools you and your financial professional may need to manage your policy:

**Online Performance:** View current investment results of the various investment options, including results arranged by asset class or fund manager.

**Online Trading:** The online trading platform is available to request tax-free transfers between investment options. You can reallocate the money currently in your policy or redirect future contributions within a secure transaction tool. You will receive confirmation of the trade via email. Trades placed while the stock market is closed will be executed on the next business day.

**Online Account Access:** To access specific information about your policy, select Account Access where you can check your policy values, view your amount of coverage, request service forms and more.



## Using your account value

While variable universal life insurance should be treated as a long-term financial tool, being able to access the cash surrender value of your policy is one of its most powerful features partially because of the tax advantages life insurance offers.

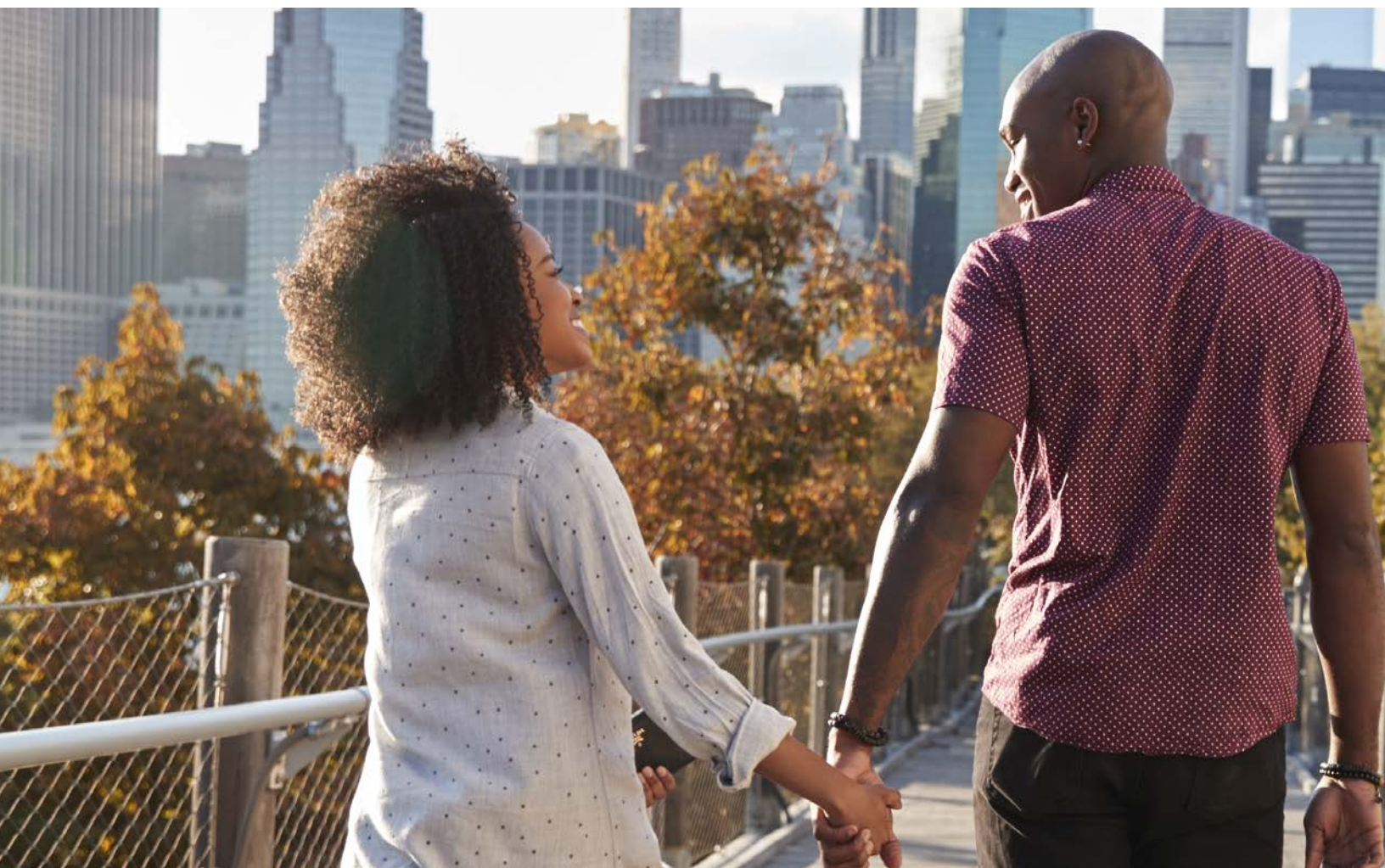
### Withdrawals and loans

Generally, you can access the account value of your policy through loans and withdrawals. As long as your policy meets certain tax restrictions, you can withdraw up to the total amount of premiums you have paid in, or your cost basis, without paying income taxes. This assumes premiums paid are not greater than the account value. Once you've withdrawn your cost basis, you may want to consider a policy loan, which gives you access to additional cash surrender value. Both loans and withdrawals will reduce the policy's cash surrender value and death benefit and excessive loans or withdrawals may cause the policy to lapse.

## It's up to you

**You can withdraw cash value or borrow against the policy for any reason. You can use the funds for:**

- Supplementing retirement income.
- Starting a business.
- Paying for college or a wedding.
- Covering emergency or business expenses.
- Purchasing a vacation home or taking a vacation.
- Making home improvements.



## Tax advantage

You have the potential for tax-free distributions through policy loans and withdrawals. Keep in mind that should the policy lapse, there could be tax implications and any gains would be taxed as ordinary income. The money you receive from a policy loan will not be subject to income tax as long as the policy remains in force and meets certain IRS requirements. The tax treatment of cash value loans is a powerful option to have at retirement, especially when you compare it to what might be lost to taxes on other retirement savings. Upon lapse, unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

## Tailor your life insurance policy to fit your needs

We know your life insurance needs are unique to you and your lifestyle, so you can customize your policy to meet your personal or business objectives. These extra features, called riders, provide flexibility now and in the future. These riders allow you to:

- Provide life insurance on your children — now and in the future.
- Access a portion of the current death benefit upon diagnosis of terminal illness at no charge.
- Purchase additional insurance at certain ages or life events — without additional underwriting.
- Keep your policy in force or pay your policy's premiums if you become disabled.
- Protect your policy from lapsing due to high loan utilization provided specific conditions are met.

## Why own life insurance?

**When asked why they own life insurance, almost half of the owners say to help save for retirement.\***

\* Source: 2018 Insurance Barometer Study, Life Happens and LIMRA

## The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

While we're proud of our ratings\* from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

# A

A.M. Best Company

A (Excellent) for insurer financial strength. This is the third highest of A.M. Best's 13 ratings assigned.

# A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.\*\*



Ameritas Life Insurance Corp.

\*Ratings do not apply to assets in the variable investment options.

\*\*Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

Guarantees are based upon the claims-paying ability of Ameritas Life Insurance Corp. and do not apply to the investment performance or account value of the underlying variable portfolios.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. Please consult your attorney or other tax professional for more information.

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This material must be preceded or accompanied by current product and fund prospectuses. Variable products are subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges, expenses, and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. Read the prospectuses carefully before investing.**

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